

# Exhibit 22



The Entrepreneurial Bank

99 Park Avenue, 4th Floor  
New York, NY 10016

RETURN SERVICE REQUESTED

AARON ETRA ESQ  
ATTORNEY ESCROW ACCOUNT  
IOLA  
240 E 47TH ST APT 12A  
NEW YORK NY 10017-2134**Statement Ending 08/31/2018**

AARON ETRA ESQ

Page 1 of 4

Statement Number: XXXXXXXX8051

**Managing Your Accounts**

|  |                 |   |
|--|-----------------|---|
|  | Banking Center  | Park Avenue<br>Banking Center           |
|  | Banking Center  | 212-365-6700                            |
|  | Mailing Address | 99 Park Avenue<br>New York, NY<br>10016 |
|  | Online Banking  | www.Metropolitanbankny.com              |

**How to protect your data from cyber-attacks.****Back up your data**

Back up on a regular basis – if you are a victim of a security incident, the only guaranteed way to repair your computer is to erase and reinstall the system.

**Summary of Accounts**

| Account Type | Account Number | Ending Balance |
|--------------|----------------|----------------|
| IOLA         | XXXXXXXX8051   | \$100.00       |

**IOLA-XXXXXXXX8051****Account Summary**

| Date       | Description             | Amount   |
|------------|-------------------------|----------|
| 08/08/2018 | Beginning Balance       | \$0.00   |
|            | 1 Credit(s) This Period | \$100.00 |
|            | 0 Debit(s) This Period  | \$0.00   |
| 08/31/2018 | Ending Balance          | \$100.00 |

**Interest Summary**

| Description                    | Amount |
|--------------------------------|--------|
| Annual Percentage Yield Earned | 0.15%  |
| Interest Days                  | 24     |
| Interest Earned                | \$0.01 |
| Interest Paid This Period      | \$0.00 |
| Interest Paid Year-to-Date     | \$0.00 |

**Account Activity**

| Post Date  | Description             | Debits | Credits  | Balance  |
|------------|-------------------------|--------|----------|----------|
| 08/08/2018 | Beginning Balance       |        |          | \$0.00   |
| 08/08/2018 | DEPOSIT METROPOLITAN CO |        | \$100.00 | \$100.00 |
| 08/31/2018 | Ending Balance          |        |          | \$100.00 |

Online Banking  
www.MetropolitanBankNY.com**Mobile Banking Apps**

**In case of errors or questions about your account telephone us at: 212-365-6700 or write us at: Metropolitan Commercial Bank, 99 Park Avenue, 4th Floor, New York, NY 10016**

As soon as you can, if you think your statement or receipt is wrong or if you need more information about a transfer listed on the statement or receipt:

Tell us your name and account number.

Describe the error or transfer you are unsure about, and explain as clearly as you can why you believe there is an error or why you need more information.

Tell us the dollar amount of the suspected error.

We must hear from you no later than 60 days after we sent you the FIRST statement on which the problem appeared.

We will investigate your complaint and will correct any error promptly. If we take more than 10 business days to do this, we will recredit your account for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation.

#### AN EASY GUIDE FOR BALANCING YOUR ACCOUNT

|   |    |  |
|---|----|--|
| 1. Enter the last balance shown on this statement here.   | \$ |  |
| 2. Compare the deposits and additions shown on this statement with your records. If a recent deposit does not show on this statement, enter the amount(s) here. | \$ |  |
| 3. Total of lines 1 & 2.  | \$ |  |
| 4. Enter the total from the checks/withdrawals in Section 4a.   | \$ |  |
| 5. Subtract line 4 from line 3. This should be your present balance.  | \$ |  |

USE THIS AREA FOR YOUR COMPUTATIONS

**4a.** List the checks / withdrawals which have been written or made, but have not been charged to your account.

| CHECKS/WITHDRAWALS | AMOUNT |  | CHECKS/WITHDRAWALS | AMOUNT |  |
|--------------------|--------|--|--------------------|--------|--|
|                    | \$     |  |                    | \$     |  |
|                    | \$     |  |                    | \$     |  |
|                    | \$     |  |                    | \$     |  |
|                    | \$     |  |                    | \$     |  |
|                    | \$     |  |                    | \$     |  |
|                    | \$     |  |                    | \$     |  |
|                    | \$     |  |                    | \$     |  |
|                    | \$     |  |                    | \$     |  |
|                    | \$     |  |                    | \$     |  |
|                    | \$     |  |                    | \$     |  |
|                    | \$     |  |                    | \$     |  |

TOTAL to be entered in Section 4 above.

\$



**Statement Ending 08/31/2018**

AARON ETRA ESQ

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Statement Number: XXXXXXXX8051

**IOLA-XXXXXXXX8051 (continued)**

**Daily Balances**

| Date       | Amount   |
|------------|----------|
| 08/08/2018 | \$100.00 |

**Overdraft and Returned Item Fees**

|                          | Total for this period | Total year-to-date |
|--------------------------|-----------------------|--------------------|
| Total Overdraft Fees     | \$0.00                | \$0.00             |
| Total Returned Item Fees | \$0.00                | \$0.00             |

**Interest Rate Changes**

| Interest Rate As Of Date | Interest Rate |
|--------------------------|---------------|
| 08/08/2018               | 0.2000%       |



***Statement Ending 08/31/2018***

***AARON ETRA ESQ***

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***Statement Number: XXXXXXXX8051***

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The Entrepreneurial Bank

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New York, NY 10016

RETURN SERVICE REQUESTED

AARON ETRA ESQ  
ATTORNEY ESCROW ACCOUNT  
IOLA  
240 E 47TH ST APT 12A  
NEW YORK NY 10017-2134**Statement Ending 09/28/2018**

AARON ETRA ESQ

Page 1 of 4

Statement Number: XXXXXXXX8051

**Managing Your Accounts**

Banking Center

Park Avenue  
Banking Center

Banking Center

212-365-6700



Mailing Address

99 Park Avenue  
New York, NY  
10016

Online Banking

www.Metropolitanbankny.com

**How to protect your data from cyber-attacks.****Avoid phishing scams – beware of suspicious emails and phone calls**

- Phishing scams are a constant threat – using various ploys, cyber criminals will attempt to trick you into divulging personal information such as your login ID and password, banking or credit card information and more.
- Phishing scams can be carried out by phone, text or through social networking sites, but most commonly by email.
- Be suspicious of any official-looking email message or official-sounding phone call that asks for personal or financial information.

**Summary of Accounts**

| Account Type | Account Number | Ending Balance |
|--------------|----------------|----------------|
| IOLA         | XXXXXXXX8051   | \$100.00       |

**IOLA-XXXXXXXX8051****Account Summary**

| Date       | Description             | Amount   |
|------------|-------------------------|----------|
| 09/01/2018 | Beginning Balance       | \$100.00 |
|            | 1 Credit(s) This Period | \$0.03   |
|            | 1 Debit(s) This Period  | -\$0.03  |
| 09/28/2018 | Ending Balance          | \$100.00 |

**Interest Summary**

| Description                    | Amount |
|--------------------------------|--------|
| Annual Percentage Yield Earned | 0.26%  |
| Interest Days                  | 28     |
| Interest Earned                | \$0.02 |
| Interest Paid This Period      | \$0.03 |
| Interest Paid Year-to-Date     | \$0.03 |

**Account Activity**

| Post Date  | Description                     | Debits | Credits | Balance  |
|------------|---------------------------------|--------|---------|----------|
| 09/01/2018 | Beginning Balance               |        |         | \$100.00 |
| 09/28/2018 | INTEREST PAID 8/08 THROUGH 9/28 |        | \$0.03  | \$100.03 |

**Online Banking**

www.MetropolitanBankNY.com

**Mobile Banking Apps**

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Tell us the dollar amount of the suspected error.

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AN EASY GUIDE FOR BALANCING YOUR ACCOUNT

|   |    |  |
|---|----|--|
| 1. Enter the last balance shown on this statement here.   | \$ |  |
| 2. Compare the deposits and additions shown on this statement with your records. If a recent deposit does not show on this statement, enter the amount(s) here. | \$ |  |
| 3. Total of lines 1 & 2.  | \$ |  |
| 4. Enter the total from the checks/withdrawals in Section 4a.   | \$ |  |
| 5. Subtract line 4 from line 3. This should be your present balance.  | \$ |  |

|   |   |        |  |                    |        |  |
|---|---|--------|--|--------------------|--------|--|
| USE THIS AREA FOR YOUR COMPUTATIONS     | 4a. List the checks / withdrawals which have been written or made, but have not been charged to your account. |        |  |                    |        |  |
|   | CHECKS/WITHDRAWALS  | AMOUNT |  | CHECKS/WITHDRAWALS | AMOUNT |  |
|   |   | \$     |  |                    | \$     |  |
|   |   | \$     |  |                    | \$     |  |
|   |   | \$     |  |                    | \$     |  |
|   |   | \$     |  |                    | \$     |  |
|   |   | \$     |  |                    | \$     |  |
|   |   | \$     |  |                    | \$     |  |
|   |   | \$     |  |                    | \$     |  |
|   |   | \$     |  |                    | \$     |  |
|   |   | \$     |  |                    | \$     |  |
|   |   | \$     |  |                    | \$     |  |
|   |   | \$     |  |                    | \$     |  |
|   |   | \$     |  |                    | \$     |  |
| TOTAL to be entered in Section 4 above. |   |        |  |                    | \$     |  |

**Statement Ending 09/28/2018**

AARON ETRA ESQ

Page 3 of 4

Statement Number: XXXXXXXXX8051

**IOLA-XXXXXXXX8051 (continued)**

**Account Activity (continued)**

| Post Date  | Description                     | Debits | Credits | Balance  |
|------------|---------------------------------|--------|---------|----------|
| 09/28/2018 | TRUST ACCOUNT EARNINGS TRANSFER | \$0.03 |         | \$100.00 |
| 09/28/2018 | Ending Balance                  |        |         | \$100.00 |

**Daily Balances**

| Date       | Amount   |
|------------|----------|
| 09/28/2018 | \$100.00 |

**Overdraft and Returned Item Fees**

|                          | Total for this period | Total year-to-date |
|--------------------------|-----------------------|--------------------|
| Total Overdraft Fees     | \$0.00                | \$0.00             |
| Total Returned Item Fees | \$0.00                | \$0.00             |





***Statement Ending 09/28/2018***

**AARON ETRA ESQ**

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**Statement Number: XXXXXXXX8051**

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RETURN SERVICE REQUESTED

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240 E 47TH ST APT 12A  
NEW YORK NY 10017-2134**Statement Ending 10/31/2018**

AARON ETRA ESQ

Page 1 of 4

Statement Number: XXXXXXXX8051

**Managing Your Accounts**Banking Center Park Avenue  
Banking Center

Banking Center 212-365-6700

Mailing Address 99 Park Avenue  
New York, NY  
10016

Online Banking www.Metropolitanbankny.com

**How to protect your data from cyber-attacks.****Practice good password management**

- Use long passwords. You can use easy to remember phrases, just make sure you use a mix of upper and lowercase letters, and numbers.
- Avoid using the same password for all of your logins.
- Don't share your passwords and don't write passwords down (especially not on a post-it note attached to your monitor).
- Update your passwords periodically, at least once every six months.

**Summary of Accounts**

| Account Type | Account Number | Ending Balance |
|--------------|----------------|----------------|
| IOLA         | XXXXXXXX8051   | \$100.00       |

**IOLA-XXXXXXXX8051****Account Summary**

| Date       | Description             | Amount   |
|------------|-------------------------|----------|
| 09/29/2018 | Beginning Balance       | \$100.00 |
|            | 0 Credit(s) This Period | \$0.00   |
|            | 0 Debit(s) This Period  | \$0.00   |
| 10/31/2018 | Ending Balance          | \$100.00 |

**Interest Summary**

| Description                    | Amount |
|--------------------------------|--------|
| Annual Percentage Yield Earned | 0.22%  |
| Interest Days                  | 33     |
| Interest Earned                | \$0.02 |
| Interest Paid This Period      | \$0.00 |
| Interest Paid Year-to-Date     | \$0.03 |

**Account Activity**

| Post Date  | Description                       | Debits | Credits | Balance  |
|------------|-----------------------------------|--------|---------|----------|
| 09/29/2018 | Beginning Balance                 |        |         | \$100.00 |
|            | No activity this statement period |        |         |          |
| 10/31/2018 | Ending Balance                    |        |         | \$100.00 |

**Online Banking**

www.MetropolitanBankNY.com

**Mobile Banking Apps**

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#### AN EASY GUIDE FOR BALANCING YOUR ACCOUNT

|  |    |  |
|--|----|--|
| 1. Enter the last balance shown on this statement here.  | \$ |  |
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| 3. Total of lines 1 & 2.   | \$ |  |
| 4. Enter the total from the checks/withdrawals in Section 4a.  | \$ |  |
| 5. Subtract line 4 from line 3. This should be your present balance.   | \$ |  |

USE THIS AREA FOR YOUR COMPUTATIONS

**4a.** List the checks / withdrawals which have been written or made, but have not been charged to your account.

| CHECKS/WITHDRAWALS | AMOUNT |  | CHECKS/WITHDRAWALS | AMOUNT |  |
|--------------------|--------|--|--------------------|--------|--|
|                    | \$     |  |                    | \$     |  |
|                    | \$     |  |                    | \$     |  |
|                    | \$     |  |                    | \$     |  |
|                    | \$     |  |                    | \$     |  |
|                    | \$     |  |                    | \$     |  |
|                    | \$     |  |                    | \$     |  |
|                    | \$     |  |                    | \$     |  |
|                    | \$     |  |                    | \$     |  |
|                    | \$     |  |                    | \$     |  |
|                    | \$     |  |                    | \$     |  |
|                    | \$     |  |                    | \$     |  |
|                    | \$     |  |                    | \$     |  |

TOTAL to be entered in Section 4 above.

\$

**Statement Ending 10/31/2018**

AARON ETRA ESQ

Page 3 of 4

Statement Number: XXXXXXXX8051

**IOLA-XXXXXXXX8051 (continued)****Overdraft and Returned Item Fees**

|                                 | <b>Total for this period</b> | <b>Total year-to-date</b> |
|---------------------------------|------------------------------|---------------------------|
| <b>Total Overdraft Fees</b>     | \$0.00                       | \$0.00                    |
| <b>Total Returned Item Fees</b> | \$0.00                       | \$0.00                    |



***Statement Ending 10/31/2018***

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AARON ETRA ESQ

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Statement Number: XXXXXXXX8051

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The Entrepreneurial Bank

99 Park Avenue, 4th Floor  
New York, NY 10016

RETURN SERVICE REQUESTED

AARON ETRA ESQ  
ATTORNEY ESCROW ACCOUNT  
IOLA  
240 E 47TH ST APT 12A  
NEW YORK NY 10017-2134**Statement Ending 11/30/2018**

AARON ETRA ESQ

Page 1 of 4

Statement Number: XXXXXXXX8051

**Managing Your Accounts**

|  |                 |   |
|--|-----------------|---|
|  | Banking Center  | Park Avenue<br>Banking Center           |
|  | Banking Center  | 212-365-6700                            |
|  | Mailing Address | 99 Park Avenue<br>New York, NY<br>10016 |
|  | Online Banking  | www.Metropolitanbankny.com              |

**How to protect your data from cyber-attacks.****Install anti-virus protection**

Only install an anti-virus program from a known and trusted source. Keep virus definitions, engines and software up to date to ensure your anti-virus program remains effective.

**Summary of Accounts**

| Account Type | Account Number | Ending Balance |
|--------------|----------------|----------------|
| IOLA         | XXXXXXXX8051   | \$293,900.00   |

**IOLA-XXXXXXXX8051****Account Summary**

| Date       | Description             | Amount       |
|------------|-------------------------|--------------|
| 11/01/2018 | Beginning Balance       | \$100.00     |
|            | 1 Credit(s) This Period | \$293,800.00 |
|            | 0 Debit(s) This Period  | \$0.00       |
| 11/30/2018 | Ending Balance          | \$293,900.00 |

**Interest Summary**

| Description                    | Amount  |
|--------------------------------|---------|
| Annual Percentage Yield Earned | 0.20%   |
| Interest Days                  | 30      |
| Interest Earned                | \$29.00 |
| Interest Paid This Period      | \$0.00  |
| Interest Paid Year-to-Date     | \$0.03  |

**Account Activity**

| Post Date  | Description             | Debits | Credits      | Balance      |
|------------|-------------------------|--------|--------------|--------------|
| 11/01/2018 | Beginning Balance       |        |              | \$100.00     |
| 11/13/2018 | DEPOSIT METROPOLITAN CO |        | \$293,800.00 | \$293,900.00 |
| 11/30/2018 | Ending Balance          |        |              | \$293,900.00 |

**Online Banking**

www.MetropolitanBankNY.com

**Mobile Banking Apps**

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AN EASY GUIDE FOR BALANCING YOUR ACCOUNT

|   |    |  |
|---|----|--|
| 1. Enter the last balance shown on this statement here.   | \$ |  |
| 2. Compare the deposits and additions shown on this statement with your records. If a recent deposit does not show on this statement, enter the amount(s) here. | \$ |  |
| 3. Total of lines 1 & 2.  | \$ |  |
| 4. Enter the total from the checks/withdrawals in Section 4a.   | \$ |  |
| 5. Subtract line 4 from line 3. This should be your present balance.  | \$ |  |

USE THIS AREA FOR YOUR COMPUTATIONS

4a. List the checks / withdrawals which have been written or made, but have not been charged to your account.

| CHECKS/WITHDRAWALS                      | AMOUNT |  | CHECKS/WITHDRAWALS | AMOUNT |  |
|---|--------|--|--------------------|--------|--|
|   | \$     |  |                    | \$     |  |
|   | \$     |  |                    | \$     |  |
|   | \$     |  |                    | \$     |  |
|   | \$     |  |                    | \$     |  |
|   | \$     |  |                    | \$     |  |
|   | \$     |  |                    | \$     |  |
|   | \$     |  |                    | \$     |  |
|   | \$     |  |                    | \$     |  |
|   | \$     |  |                    | \$     |  |
|   | \$     |  |                    | \$     |  |
|   | \$     |  |                    | \$     |  |
| TOTAL to be entered in Section 4 above. |        |  |                    | \$     |  |

**Statement Ending 11/30/2018**

AARON ETRA ESQ

Page 3 of 4

Statement Number: XXXXXXXX8051

**IOLA-XXXXXXXX8051 (continued)****Daily Balances**

| <u>Date</u> | <u>Amount</u> |
|-------------|---------------|
| 11/13/2018  | \$293,900.00  |

**Overdraft and Returned Item Fees**

|                                 | <b>Total for this period</b> | <b>Total year-to-date</b> |
|---------------------------------|------------------------------|---------------------------|
| <b>Total Overdraft Fees</b>     | \$0.00                       | \$0.00                    |
| <b>Total Returned Item Fees</b> | \$0.00                       | \$0.00                    |





***Statement Ending 11/30/2018***

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AARON ETRA ESQ

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Statement Number: XXXXXXXX8051

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240 E 47TH ST APT 12A  
NEW YORK NY 10017-2134

## Statement Ending 12/31/2018

AARON ETRA ESQ

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Statement Number: XXXXXXXX8051

### Managing Your Accounts

|   |                 |   |
|---|-----------------|---|
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## How to protect your data from cyber-attacks.

### Keep software up to date

Installing software updates for your operating system and programs is critical. Always install the latest security updates for your devices:

- Turn on automatic updates for your operating system.
- Use web browsers such as Apple Safari, Google Chrome, Microsoft Internet Explorer, Microsoft Edge or Mozilla Firefox or other browsers that receive frequent, automatic security updates.
- Make sure to keep browser plug-ins (Flash, Java, etc.) up to date.

### Summary of Accounts

| Account Type | Account Number | Ending Balance |
|--------------|----------------|----------------|
| IOLA         | XXXXXXXX8051   | \$100.00       |

### IOLA-XXXXXXXX8051

#### Account Summary

| Date       | Description             | Amount        |
|------------|-------------------------|---------------|
| 12/01/2018 | Beginning Balance       | \$293,900.00  |
|            | 1 Credit(s) This Period | \$69.29       |
|            | 2 Debit(s) This Period  | -\$293,869.29 |
| 12/31/2018 | Ending Balance          | \$100.00      |

#### Interest Summary

| Description                    | Amount  |
|--------------------------------|---------|
| Annual Percentage Yield Earned | 0.20%   |
| Interest Days                  | 31      |
| Interest Earned                | \$40.27 |
| Interest Paid This Period      | \$69.29 |
| Interest Paid Year-to-Date     | \$69.32 |

#### Account Activity

| Post Date  | Description                      | Debits       | Credits | Balance      |
|------------|----------------------------------|--------------|---------|--------------|
| 12/01/2018 | Beginning Balance                |              |         | \$293,900.00 |
| 12/26/2018 | WITHDRAWAL METROPOLITAN CO       | \$293,800.00 |         | \$100.00     |
| 12/31/2018 | INTEREST PAID 9/29 THROUGH 12/31 |              | \$69.29 | \$169.29     |

Online Banking  
www.MetropolitanBankNY.com

#### Mobile Banking Apps



 @MCBankNY



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#### USE THIS AREA FOR YOUR COMPUTATIONS

**4a.** List the checks / withdrawals which have been written or made, but have not been charged to your account.

| CHECKS/WITHDRAWALS                      | AMOUNT |  | CHECKS/WITHDRAWALS | AMOUNT |  |
|---|--------|--|--------------------|--------|--|
|   | \$     |  |                    | \$     |  |
|   | \$     |  |                    | \$     |  |
|   | \$     |  |                    | \$     |  |
|   | \$     |  |                    | \$     |  |
|   | \$     |  |                    | \$     |  |
|   | \$     |  |                    | \$     |  |
|   | \$     |  |                    | \$     |  |
|   | \$     |  |                    | \$     |  |
|   | \$     |  |                    | \$     |  |
|   | \$     |  |                    | \$     |  |
|   | \$     |  |                    | \$     |  |
| TOTAL to be entered in Section 4 above. |        |  |                    | \$     |  |

**Statement Ending 12/31/2018**

AARON ETRA ESQ

Page 3 of 4

Statement Number: XXXXXXXX8051

**IOLA-XXXXXXXX8051 (continued)**

**Account Activity (continued)**

| Post Date  | Description                     | Debits  | Credits | Balance  |
|------------|---------------------------------|---------|---------|----------|
| 12/31/2018 | TRUST ACCOUNT EARNINGS TRANSFER | \$69.29 |         | \$100.00 |
| 12/31/2018 | Ending Balance                  |         |         | \$100.00 |

**Daily Balances**

| Date       | Amount   | Date       | Amount   |
|------------|----------|------------|----------|
| 12/26/2018 | \$100.00 | 12/31/2018 | \$100.00 |

**Overdraft and Returned Item Fees**

|                          | Total for this period | Total year-to-date |
|--------------------------|-----------------------|--------------------|
| Total Overdraft Fees     | \$0.00                | \$0.00             |
| Total Returned Item Fees | \$0.00                | \$0.00             |



***Statement Ending 12/31/2018***

**AARON ETRA ESQ**

**Page 4 of 4**

**Statement Number: XXXXXXXX8051**

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The Entrepreneurial Bank

99 Park Avenue, 4th Floor  
New York, NY 10016

**RETURN SERVICE REQUESTED**

AARON ETRA ESQ  
ATTORNEY ESCROW ACCOUNT  
IOLA  
240 E 47TH ST APT 12A  
NEW YORK NY 10017-2134

## Statement Ending 01/31/2019

AARON ETRA ESQ

Page 1 of 4

Statement Number: XXXXXXXX8051

### Managing Your Accounts



Banking Center

Park Avenue  
Banking Center



Banking Center

212-365-6700



Mailing Address

99 Park Avenue  
New York, NY  
10016



Online Banking

www.Metropolitanbankny.com

## How to protect your data from cyber-attacks.

### Sign up for paperless statements

Switching to paperless statements provides multiple benefits and reduces the risk of having statements stolen in the mail. It's easy to do.

Why you should consider switching:

- Paper statements, bills and other documents can be intercepted in the mail by identity thieves.
- Secure paper disposal and shredding isn't necessary.
- You can receive your statement even if you move without worrying about it getting lost or sent to the wrong address.

### Summary of Accounts

| Account Type | Account Number | Ending Balance |
|--------------|----------------|----------------|
| IOLA         | XXXXXXXX8051   | \$0.00         |

### IOLA-XXXXXXXX8051

#### Account Summary

| Date       | Description             | Amount    |
|------------|-------------------------|-----------|
| 01/01/2019 | Beginning Balance       | \$100.00  |
|            | 1 Credit(s) This Period | \$0.00    |
|            | 1 Debit(s) This Period  | -\$100.00 |
| 01/31/2019 | Ending Balance          | \$0.00    |

#### Account Activity

| Post Date  | Description                 | Debits   | Credits | Balance  |
|------------|-----------------------------|----------|---------|----------|
| 01/01/2019 | Beginning Balance           |          |         | \$100.00 |
| 01/15/2019 | WITHDRAWAL METROPOLITAN CO  | \$100.00 |         | \$0.00   |
| 01/15/2019 | WITHDRAWAL TO CLOSE ACCOUNT |          |         | \$0.00   |
| 01/31/2019 | Ending Balance              |          |         | \$0.00   |

Online Banking  
www.MetropolitanBankNY.com

#### Mobile Banking Apps



**In case of errors or questions about your account telephone us at: 212-365-6700 or write us at: Metropolitan Commercial Bank, 99 Park Avenue, 4th Floor, New York, NY 10016**

As soon as you can, if you think your statement or receipt is wrong or if you need more information about a transfer listed on the statement or receipt:

Tell us your name and account number.

Describe the error or transfer you are unsure about, and explain as clearly as you can why you believe there is an error or why you need more information.

Tell us the dollar amount of the suspected error.

We must hear from you no later than 60 days after we sent you the FIRST statement on which the problem appeared.

We will investigate your complaint and will correct any error promptly. If we take more than 10 business days to do this, we will recredit your account for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation.

### AN EASY GUIDE FOR BALANCING YOUR ACCOUNT

|   |    |  |
|---|----|--|
| 1. Enter the last balance shown on this statement here.   | \$ |  |
| 2. Compare the deposits and additions shown on this statement with your records. If a recent deposit does not show on this statement, enter the amount(s) here. | \$ |  |
| 3. Total of lines 1 & 2.  | \$ |  |
| 4. Enter the total from the checks/withdrawals in Section 4a.   | \$ |  |
| 5. Subtract line 4 from line 3. This should be your present balance.  | \$ |  |

| CHECKS/WITHDRAWALS                      | AMOUNT |  | CHECKS/WITHDRAWALS | AMOUNT |    |
|---|--------|--|--------------------|--------|----|
|   |        |  |                    |        |    |
|   | \$     |  |                    | \$     |    |
|   | \$     |  |                    | \$     |    |
|   | \$     |  |                    | \$     |    |
|   | \$     |  |                    | \$     |    |
|   | \$     |  |                    | \$     |    |
|   | \$     |  |                    | \$     |    |
|   | \$     |  |                    | \$     |    |
|   | \$     |  |                    | \$     |    |
|   | \$     |  |                    | \$     |    |
|   | \$     |  |                    | \$     |    |
| TOTAL to be entered in Section 4 above. |        |  |                    |        | \$ |

**Statement Ending 01/31/2019**

AARON ETRA ESQ

Page 3 of 4

Statement Number: XXXXXXXX8051

**IOLA-XXXXXXXX8051 (continued)**

**Daily Balances**

| Date       | Amount |
|------------|--------|
| 01/15/2019 | \$0.00 |

**Overdraft and Returned Item Fees**

|                          | Total for this period | Total year-to-date |
|--------------------------|-----------------------|--------------------|
| Total Overdraft Fees     | \$0.00                | \$0.00             |
| Total Returned Item Fees | \$0.00                | \$0.00             |



99 Park Avenue  
4th Floor  
New York, NY 10016

212 659-0600  
facsimile 212 659-0610  
www.MetropolitanBankNY.com



January 2, 2019

**Notice of Account Closing**

Aaron Etra  
240 East 47<sup>th</sup> Street, Apt 12A  
New York, NY 10017

RE: Accounts Ending 3617, 3609, 8078, 8051

Dear Mr. Etra,

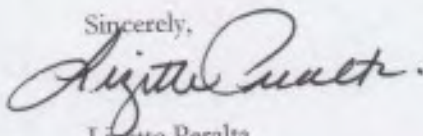
We are writing this letter to inform you that Metropolitan Commercial Bank periodically reviews existing accounts/agreements to assess the suitability of the client relationship. Based on our recent review of your account with Metropolitan Commercial Bank, we have determined that we can no longer service your accounts referenced above.

Under the terms *Amendments and Termination of the All About Your Business Deposit Account Disclosure* your accounts ending in 3617, 3609, 8078, and 8051 will be closed on 01/14/2019. Once the accounts are closed, no further transactions of any type will be permitted. Metropolitan Commercial Bank will then issue and mail an Official Check for the total balance in your accounts.

Prior to 01/14/2019 we recommend that you cancel any automatic or recurring transactions that you may have set up for your accounts. If you have an active Debit card, it will also be deactivated upon account closure.

Thank you for your prompt attention to this request. We regret any inconvenience you may experience as a result of this action.

Sincerely,



Lizette Peralta

Branch Operations Manager

Lperalta@MCBankNY.com